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TORONTO metro®

Swings just ain't like they used to be

Swingers' clubs used to have an element of class, declare older practitioners irked at the incursion of sex-crazed whippersnappers PAGE 4

Not that there's anything wrong with that — but there is in Sochi

LGBTQ activist in rainbow colours gets escorted out of Olympic hockey game PAGE 6

WHAT TO WATCH IN SOCHI

• **8:45 a.m.** Four Canadians will go for the first-ever Olympic gold medal in men's ski halfpipe. They're led by medal favourite Mike Riddle, the 2012-2013 overall world cup champion. The other three swept a world-cup podium last month.

• **10:15 a.m.** Kaillie Humphries and Heather Moyse — the first Canadian women's team to win bobsleigh Olympic gold — will slide in their first two of four runs. Humphries comes to Sochi as the two-time reigning world-cup champion. **GREG DOWNS/FOR METRO**

NEWS WORTH SHARING.

SAVOUR THE LAST DANCE

Canadian silver medallists Tessa Virtue and Scott Moir enjoy the moment during the figure skating ice dance flower ceremony at the Iceberg Skating Palace in Sochi on Monday. For more Olympic coverage, head to pages 23-25. JUNG YEON-JE/GETTY IMAGES

Should Toronto try riding high?

Elevated transit. Fear of reproducing gloom under Gardiner keeps planners wary of idea

In paradise, they are building transit that runs over the road rather than under or on it.

Honolulu's 32-kilometre, $5.16-billion light rail line — scheduled for completion in 2019 — will run mostly over highway medians.

Elevated transit is generally considered a cheaper alternative to subways. It also leaves car lanes intact and avoids traffic delays.

So if overhead trains are good enough for Hawaii, Chicago, Vancouver, London and New York, why has transit-starved Toronto so consistently shunned this solution?

With the exception of the Scarborough RT, there's never been much appetite for overhead tracks.

Most recently, it's been floated as an alternative to running an LRT on the road on the east end of the Eglinton-Scarborough Crosstown LRT, from Laird Road to Kennedy Station.

It would eliminate the problem of reduced left turns and car lanes in a busy section of town, said London-based transit expert Michael Schabas in his review of Metrolinx's Big Move.

"Most of Vancouver's Skytrain network is elevated. This does not seem to have damaged Vancouver's reputation as one of the world's most beautiful cities," he writes.

But Toronto planners and politicians fear elevated transit lines could create a public realm with all the atmosphere of the Gardiner Expressway's dank underbelly.

"From a land-use planning perspective, if our objective in integrating higher order transit into our city is to create great places for walking, for commerce, living ... elevated infrastructure doesn't work so well for any of those objectives," said Toronto chief planner Jennifer Keesmat.

It may be less expensive to build than an underground subway but it's not necessarily cheap to maintain, said Keesmat. **TORSTAR NEWS SERVICE**

Niggling issues

TTC CEO Andy Byford says it's not just the shadow but the noise of elevated transit lines that can be problematic.

- If you build above the street you've also got to contend with getting people there — meaning elevators or escalators.

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Are you ready for something extreme?

The big business of old plastic

Dollars and cents.
Sometimes it pays to ship recycling material abroad for processing

You drain the last drop of water from a plastic bottle and chuck it in the recycling bin. Do you know where that bottle goes?

It might travel further than you'd think.

The question came up last week when reports emerged that a Whitby recycler illegally shipped "tons of garbage" amongst containers of mixed plastic to the Philippines. The business owner denied sending the garbage, but a basic question lingered all the same: We're shipping recycling to the Philippines?

The business of recycling plastic in Ontario is a valuable endeavour involving non-governmental organizations and multimillion-dollar companies competing for technological supremacy and coveted municipal contracts. While most of that recycling stays in the country for processing, some of it gets shipped abroad, most often to the United States.

Carol Hochu, president of the Canadian Plastics Industry Association, said the main reason some plastics are shipped abroad is a lack of capacity to handle it in Canada. "It requires significant capital investment and the building of infrastructure. We are not quite there yet," Hochu said.

Quoted

"The problem is the municipalities don't care if they're selling it to a broker who ships it overseas. Whoever wins the bid gets the material."

Martin Vogt, president of EFS Plastics

According to Environment Canada, 143 Canadian companies exported "hazardous recyclable material" — which includes plastics — to other countries in 2012, the most recent year with available data. That represented 10,971 shipments, 94 per cent of which went to the U.S.

Laurie Borg, president of Ajax recycler NexCycle, said plastic film like grocery bags and plastic wrap are "way harder to process than a rigid plastic" like bottles.

For that reason, Borg said, plastic films are more likely to be exported to developing countries, because the labour for manual sorting is much cheaper.

Martin Vogt, president of EFS Plastics, a recycler in Listowel, Ont., said there are two main camps vying for municipal plastic contracts: Recycling companies and brokers, the latter of which buy the plastic to sell it again at a profit, rather than process it themselves. Vogt said in his experience, brokers are the ones who typically ship it abroad. **TORSTAR NEWS SERVICE**

This isn't your ordinary dog show

The Woofjocks Canine All Stars, a high-energy dog/handler performance team specializing in interactive games and demonstrations of canine agility and obedience, thrilled fans spending Family Day on Toronto's waterfront Monday. After each show, there was a meet-and-greet where children came out onto the floor and met the dogs and had photos taken. PHOTO COURTESY LIGHT MONKEY PHOTOGRAPHY

Police to don cameras

Toronto police will roll out a pilot project to test the use of body-worn cameras on front line officers this year, following up on a recommendation in a report.

Deputy Chief Peter Sloly said the project, approved last week by Chief Bill Blair, will go ahead this year, though most details need to be hashed out.

"There are a lot of different variables that are part of this," said Sloly. "It's not just clipping a camera onto an officer's lapel. There's policy issues, there's IT issues, there's budget issues."

Sloly said research across the continent suggests body-worn cameras — often called lapel cameras — moderate the behaviour of both police and the people they interact with.

"Complaints come down as a result of it, not just because the officer's behaviour is moderated but someone who knows that they're on camera also is a lot more civil and co-operative with the officer," said Sloly.

Sloly said the potential use of body-worn cameras is a "natural progression." Toronto police installed cameras in booking halls in the 1990s, followed by interview rooms and dash cameras on squad cars.

TORSTAR NEWS SERVICE

Rockin' the casbah: New gen shakes up swingers' clubs

Too sexy for this party? Practice getting away from its roots in conversation and seduction, some say

If his backdrop weren't a dimly lit stage with two gold stripper poles and wall-sized image of a nearly naked woman, you might think Jack Cohen was lamenting society's loss of, say, sit-down family dinners, or that kids these days don't play outside.

The 70-year-old speaks in nostalgic, things-ain't-like-they-used-to-be tones while explaining his latest specialty night at Jay Jay's Inn, the dingy south Etobicoke bar and hotel he's owned for more than 30 years. "We need to go return to the basics," he says. "I want it to go back to the old days."

Swinging, that is. The practice of couples playing tradesies with their sexual partners has lost touch with its roots in conversation and seduction, Cohen says. He has recently started hosting "professional" get-togethers on Saturday nights.

Unlike swinging clubs that allow sex anywhere on-site, Cohen is restricting what those in the industry euphemistically call "play" to his partially renovated second floor, above the dance floor and bar area. The separation encourages the return of flirtation to the lifestyle, he says.

"Couples meet each other, they sit here, they socialize, they dance, and if they want to play, it's upstairs," he says.

Cohen, dressed for the country club in tan khakis, circular tortoise-shell glasses and a gingham scarf, proudly shows off the second floor, featuring a communal shower and rooms with windows in the walls to peep into the next. Those wanting to spend the night can rent bedrooms, complete with decor that, incidentally, pays homage to swinging's '70s and '80s origins.

OK, OK, keep your pants on

"What I'm finding is that some of the older swingers are starting to complain about the kids who are coming in ... The under-35 crowd tends to be a lot more aggressive — they tend to go for it, while the older generation is more reserved." Edward Fernandes, longtime academic of swinging culture

The entranceway to The Suite at Jay Jay's Inn in Etobicoke. The club features a meeting area downstairs, and upstairs "play" rooms.

A sex swing is set up in the bedroom inside The Suite, ready for anyone who chooses to try it out.

One of the "rules" posted at Jay Jay's Inn.
ALL PHOTOS RICK MADONIK/TORSTAR NEWS SERVICE

No stranger to oddball ideas — he once planned to convert the bar into a boutique hotel with units catering specifically to little people, or dwarfs — Cohen is tapping into a growing sentiment amongst older swingers, says Edward Fernandes.

A psychology professor at North Carolina's Barton College and longtime academic of swinging culture, Fernandes said that in the last five years the scene has undergone a shift, brought on by the inclusion of younger members.

"What I'm finding is that some of the older swingers are starting to complain about the kids who are coming in, changing the music and changing the behaviours, because the under-35 crowd tends to be a lot more aggressive — they tend to go for it, while the older generation is more reserved," he said.

Then and now

- Thirty years ago, the average swinger was middle-aged, due in part to the "seven-year itch" phenomenon — a reference to the average time some couples start to look outside the marriage for sexual excitement.
- Today, the possibility of having non-monogamous relationships is striking some at a much earlier age — all-out sex parties in college aren't that unusual. As a result, people in their early 20s are going to sex and swingers' clubs in droves.

Across the street from Jay Jay's, through unmarked grey doors wedged between a Pizza Pizza and TD Bank, is Menage a Quatre, or M4, another swingers' club. Here, you will find many things — a sex swing, a flogging post, a human-sized cage. Reservation is likely to be in short supply.

"It's full-premise play so everywhere from the bathroom on, you're allowed to play," said employee Barb Kinney.

On a recent Wednesday morning, Kinney was cleaning up after T-Girl Tuesday, a night catering to transgender and cross-dressing patrons. ("I'm a little bit of a germaphobe," she says cheerily. "You should see the gloves I use.")

Open seven nights a week, M4 has been branching out beyond swinging. Though Saturday nights are couples and single women only — solo men are often restricted or banned from swingers' clubs, in part because they tend to be overly eager — the club has added specialty and themed nights, including fetish parties.

M4 and Jay Jay's are just two of the GTA's many swinging and sex clubs, some of which have set up shop on a main street and hung a big sign on a door to boot. The soon-to-be-relocated Wicked sex club has for years been a visible staple of Queen Street West.

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Transit tops voter wish lists

Talking politics. 40% of people in Wards 21 and 22 want something done to 'get us all moving'

Talk local politics with anyone in Toronto's Wards 21 and 22, and chances are you'll be discussing the city's transit woes.

Impatience with gridlock, the reliability of the TTC and a perceived lack of progress with transit were top of mind Sunday when Torstar News Service canvassed residents of the area roughly north of Dupont and south of Eglinton, between Bayview in the east and Ossington in the west.

Forty per cent of those polled in Wards 21 and 22 identified transit and transportation as their top priority ahead of voting day.

"I'd like to see some solid, well-thought-out plans to get us all moving," said Mike Lilley, wondering how the Yonge subway line will handle the influx of people moving into the condos being erected along the main downtown thoroughfare.

AJ Laflamme, who lives in the Yonge and Eglinton area, said she's wary of the glut of construction in her neighbourhood, but figures such disruptions are worthwhile if work is being done to add transit capabilities.

"I'm willing to make the sacrifices for transit," she said.

Others cited a dislike for the St. Clair streetcar line, and expressed support for underground options like the council-approved Scarborough subway expansion.

Replacing the city's controversial chief magistrate with someone less colourful was also popular on the election wish list. Leslie Ann Milne, who lives near Davisville Station, said improving transit is very important to her, but not more important than making sure Rob Ford doesn't see a second term in the mayor's chair.

"I'd rather take waiting for four subway trains than have Rob Ford still in his position," Milne said. "He needs to go."

TORSTAR NEWS SERVICE

Family Day is going downhill

Siavash Mehr and his six-year-old daughter Laila whip down a hill at Riverdale Park East on Family Day on Monday. Despite the cold, the sunshine made it a perfect day for tobogganing in Toronto. BERNARD WEIL/TORSTAR NEWS SERVICE

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Election possibility looms as legislature resumes

Premier Kathleen Wynne says she doesn't intend to call an election, and will introduce a budget as planned. CHRIS YOUNG/THE CANADIAN PRESS

The Ontario legislature resumes Tuesday with the prospect of a spring election looming and the minority Liberal government reeling after another two byelection losses last week.

The main focus of the session will be the budget, expected in late March or early April, which will lead to the government's defeat and automatically trigger an election if the Liberals can't secure a third deal with the New Democrats to support it.

NDP Leader Andrea Horwath talked tough after the party took Niagara Falls from the Liberals last Thursday, saying voters sent a clear message that it was "time for a change."

Horwath was still complaining Friday about the Liberals not keeping promises in the last two budgets, accusing them of "spinning the numbers" instead of cutting car insurance rates and saying they still had not created a financial accountability office.

But when pressed about the possibility of defeating the Liberals on the budget, Horwath said she doesn't have "election fever" and will consult voters on whether they feel the Liberals have kept their word and can be trusted to do so again.

"The other two leaders might talk about elections all the time and whether or not they want an election or they don't, what I'm going to talk about is the priorities of Ontarians, making sure they are front and centre," she said.

"For me, the job is to get a sense of where Ontarians are, to listen to what they have to say and spend this session making very clear what those priorities and goals are."

Progressive Conservative Leader Tim Hudak, breathing a big sigh of relief after the Tories held on to the suburban riding of Thornhill in Thursday's other byelection, said voters had sent a "powerful message" that it's time for a change. THE CANADIAN PRESS

Leftovers

There are 20 bills left over from the fall session, many that the Liberals accuse the Opposition of blocking for partisan reasons, including one to give workers eight weeks unpaid leave to care for a sick family member.

- There is also legislation that would increase penalties for selling cigarettes to kids, and another to strengthen rules around unlicensed day cares.

N. Korea. UN panel warns Kim Jong Un could face international prosecution

A UN panel warned North Korean leader Kim Jong Un on Monday that he may be held accountable for orchestrating widespread crimes against civilians in the secretive Asian nation, ranging from systematic executions to torture, rape and mass starvation.

It is unusual for a UN report to directly implicate a nation's leader.

But in a letter accompanying a yearlong investigative report, the chairman of a three-member UN commission of inquiry, retired Australian judge Michael Kirby, directly warned Kim that international prosecution is needed "to render accountable all those, including possibly yourself, who may be responsible for crimes against humanity."

"Even without being directly involved in crimes against humanity, a military commander may be held responsible for crimes against humanity committed by forces under the commander's effective command and control," Kirby wrote.

"They are wrongs that shock the conscience of humanity," Kirby said, comparing them with Nazi atrocities.

North Korea is unlikely to face prosecution because China, one of five veto-wielding members of the UN Security Council, generally opposes such referrals to the International Criminal Court.

"Too many times in this building there are reports and no action," Kirby said of the UN. "Well, now is a time for action. We can't say we didn't know."

THE ASSOCIATED PRESS

Crimes against humanity

The report is a wide-ranging indictment of North Korea for policies including:

- Political prison camps with 80,000 to 120,000 people

Rainbow-clad LGBTQ activist detained in Sochi

Vladimir Luxuria, a former Communist lawmaker in the Italian parliament and prominent crusader for transgender rights, is detained by police after entering the Shayba Arena in Sochi, Russia on Monday. DAVID GOLDMAN/THE ASSOCIATED PRESS

Olympics. Prominent transgender rights crusader removed from hockey game

An Italian activist shouting "It's OK to be gay" and dressed in a rainbow-coloured outfit and large headdress was detained Monday as she entered an arena to watch an Olympic hockey game.

Vladimir Luxuria, a former Communist lawmaker in the Italian parliament who has become a prominent transgender rights crusader and television personality, was stopped by four men and then driven away by police in a car with Olympic markings.

It was not known where she was taken.

Luxuria had been walking around the Olympic Park in Sochi for about two hours. She was shouting "Gay is OK" and "It's OK to be gay" in both English and Russian.

Luxuria earlier said she was detained on Sunday evening by Russian police who told her she should not wear clothes with slogans supporting gay rights. Police denied detaining her.

On Monday, the Italian activist walked around the Olympic Park with a group of journalists, attracting onlookers.

Luxuria arrived at a ticket inspection barrier at the hockey arena just before an evening game was due to begin. She passed through the barrier and was being given directions to her seat when four men who were not wearing any identification surrounded her and started shouting "take her away." They then led her out of the venue and to the parking lot.

As she was being led away from Shayba Arena, she was shouting "I have a ticket."

It was not immediately clear why Luxuria was detained.

THE ASSOCIATED PRESS

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Mental health. Hormone levels in teenage boys could predict depression

A saliva test for teenage boys with mild symptoms of depression could help identify those who will later develop major depression, a new study says.

Researchers at the University of Cambridge measured the stress hormone cortisol in teenage boys and found that ones with high levels coupled with mild depression symptoms were up to 14 times more likely to suffer clinical depression later in life than those with low or normal cortisol levels.

The researchers observed more than 1,800 teenagers aged 12 to 19 and although the test was tried on teenage boys and girls, it was found to be most effective with boys.

"This is the emergence of a new way of looking at mental illness," Joe Herbert of the University of Cambridge and one of the study authors said at a news conference on Monday. "You don't have to rely simply on what the patient tells you, but what you can measure inside the patient."

Effects of cortisol

Girls with similarly elevated cortisol levels were only up to four times more likely to develop major depression.

- Dr. Carmine Pariante, a professor of biological psychiatry at the Institute of Psychiatry at King's College London. said the gender-specific hormones — androgen for males and estrogen and progesterone for females — might react differently to cortisol and could explain the difference in risk for teenage boys and girls.

About one in six people suffer from clinical depression at some point in their lives, and most mental health disorders start before age 24. There is currently no biological test to spot depression.

THE ASSOCIATED PRESS

Panty raid. Russian ban on lacy lingerie enrages female consumers

A trade ban on lacy lingerie has Russian consumers and their neighbours with their knickers in a twist.

The ban will outlaw any underwear containing less than six per cent cotton from being imported, made, or sold in Russia, Belarus and Kazakhstan. And it has struck a chord in societies where Victoria's Secret is a panty paradise compared to Soviet-era cotton underwear, which was often about as flattering and shapely as drapery.

Although the ban — first outlined in 2010 by the Eurasian Economic Commission — won't go into effect until July 1, consumer outcry against it already is reaching a fever pitch.

On Sunday, 30 women protesters in Kazakhstan were arrested and thrown into police vans while wearing lace underwear on their heads and shouting "Freedom to panties!"

The Eurasian Economic Commission declined to comment Monday, saying it was preparing to issue a statement.

THE ASSOCIATED PRESS

Women hold up lace underwear during a protest against the upcoming ban on synthetic underwear in Almaty, Kazakhstan. VLADIMIR TRETYAKOV/THE ASSOCIATED PRESS

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Co-pilot hijacks his own flight

Geneva. Ethiopian Airlines pilot asks for political asylum after locking captain out of cockpit and flying plane to Switzerland

Police stand on the stairs at a Geneva airport after passengers were evacuated from a hijacked plane on Monday. SALVATORE DI NOLFI/KEYSTONE/THE ASSOCIATED PRESS

It seemed like a routine flight until the Ethiopian Airlines jetliner went into a dive and oxygen masks dropped from the ceiling.

The co-pilot locked the captain from the cockpit, commandeered the plane and headed for Geneva. He used a rope to lower himself out of a window and asked for political asylum. Authorities say a prison cell is more likely.

One passenger said the hijacker threatened to crash the plane if the pilot didn't stop pounding on the locked door.

The plane landed in Geneva at about 6 a.m. Officials said no one on the flight was injured and the hijacker was taken into custody.

"The pilot went to the toilet and (the co-pilot) locked himself in the cockpit," Geneva airport chief executive Robert Deillon said.

The co-pilot was identified as Hailemedhin Abera, a 31-year-old Ethiopian man who had worked for Ethiopian Airlines for five years and had no criminal record, said Ethiopia's communications minister, Redwan Hussein, adding that Ethiopia will seek his extradition.

Geneva police said he claimed he felt threatened at home. THE ASSOCIATED PRESS

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All work, no play? Not at this office

No dull boys and girls here. Video game company gets happiness coordinator in bid to lure and keep top talent

MIKE DONACHIE
Metro in London

Be happy: it's a work day.

It may be an odd idea to some people, but the staff at Big Viking Games in downtown London are encouraged to be happy.

They get free meals, activities, special coffees and general fun and, now, there's even someone in charge of it: a happiness coordinator.

Last week, with help from the City of London's Hire One campaign the video games company's office in southwestern Ontario added Jacqueline Malison to its staff. It's her job to make everyone happy and, with 50 staff to smile for, it's a big task. "One of our primary values here at Big Viking is to create fun at work and have happy employees," said company co-founder Greg Thomson.

Smile! Jacqueline Malison, the new happiness coordinator at Big Viking Games in London. CONTRIBUTED

"We recognize that, in order to attract people to London and have talented employees, we need a work environment that's fun."

So there are afternoon snacks, free breakfast and lunch and specialty coffees in the mornings.

The fridge is stacked with pop and the laughs keep coming.

To celebrate the spirit of athletes in Sochi, Big Viking staff staged their own office Olympics last week. Events included a ring toss, wheelbarrow race and a brain freeze challenge, racing to drink slush made with the office's own slush machine.

And the happiness coordinator is there to, well, coordinate all that happiness.

She organizes events and comes up with ideas.

So far, everyone's, ahem, happy with having a few smiles while hard at work.

Rail industry on track to study risk of carrying oil

At least 10 times since 2008, freight trains hauling oil across North America have derailed and spilled significant quantities of crude, with most of the accidents touching off fires or catastrophic explosions. Now, the railroad industry, at the urging of the Obama administration and safety officials in the U.S. and Canada, is considering a closer look at risks posed by trains that carry hazardous liquids throughout North America. THE ASSOCIATED PRESS FILE

Plans to perk up

Tim Hortons rrrolls up financial results later this week

A refreshed vision for Tim Hortons begins to take shape this week as the company releases details on its financial results, and how it plans to remain innovative in the highly competitive Canadian coffee market.

The chain will reveal the strategy in two stages, starting on Thursday with its year-end financial results.

Then, next week, recently appointed chief executive officer Marc Caira will take the stage at the company's investor day to outline the next steps for Tim Hortons.

THE CANADIAN PRESS

Eastern Africa

Giant $23.7M solar field being built in Rwanda

A Dutch company said Monday it has begun construction of a solar field in Rwanda in what it said would be the first such large-scale project in eastern Africa.

Gigawatt Global Coopereratief said it had closed the $23.7 million US financing for the project and that construction began last week.

Yosef Abramowitz, president of Gigawatt Global and CEO of Energiya Global Capital, Gigawatt's Israeli affiliate, said the 8.5 megawatt project will provide 8 per cent of Rwanda's electricity. It is expected to go online this summer. THE ASSOCIATED PRESS

Public hearings

All aboard for high-speed trains in New York state?

New York transportation officials are setting up public hearings to discuss options for an idea that has been kicked around for years but has yet to leave the station: high-speed passenger rail service.

Boosting the speeds of trains travelling Amtrak's Empire Corridor between New York City and Niagara Falls has been the goal of industry leaders, elected officials and transit advocates for two decades.

THE ASSOCIATED PRESS

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ESTHETICS OVER ATHLETICS

SHE SAYS

Jessica Napier
metronews.ca

I've noticed an interesting new trend among my extended social circle of Instagram acquaintances and Facebook "friends."

Alongside all the birth announcements and engagement photos, there seems to be an increasing number of women in their 20s and 30s participating in fitness figure competitions.

It's hard to ignore the myriad of progress photographs populating my newsfeed. Women are chronicling their transition from thin, healthy-looking individuals into sculptured hard bodies and uploading a gratuitous amount of full-body shots to bait friends and family into commenting on their changing physique.

Bodybuilding is big business and the amateur industry is growing at a tremendous rate.

The International Natural Bodybuilding Federation hosts over 50 figure-based competitions across North America every year, attracting thousands of men and women to the stage.

For the female competitions, judging is based on a variety of factors including muscle tone, leanness, overall symmetry, facial beauty (makeup, hair, etc.), stage presence, poise and elegance.

Women are required to wear a two-piece swimsuit (solid colour, no patterns, sparkles and sequins encouraged) and high-heeled shoes. There is also an unwritten rule about applying an obscene amount of tanning lotion.

Built and bronzed competitors strut across the stage to show off their musculature through a series of mandatory poses. According to the INBF website, judges are looking for a "toned, conditioned physique with no visible cellulite or fat."

Aren't we all!

But in all seriousness, many of the factors on which these participants are evaluated don't exactly correlate to athletic values, but seem to align a bit more with traditional pageant ideals.

Poise, elegance and facial beauty aren't skills you work on at the gym; and yet you can't deny the work it takes to get on that stage.

Attaining a fitness model figure requires an incredible amount of discipline and strength.

Competitors must adhere to an extremely restricted diet and spend months working through an intense physical training program. In the days leading up to these competitions, women will cut back to 800-calorie-a-day diets, exercise for four hours or more a day and dehydrate themselves in an attempt to make their muscles pop.

Bodybuilding is an endurance sport that takes an incredible amount of mental and physical determination, but I have to wonder what the point of all of it is.

Even if the end goal is to look fit, the emphasis is still on appearance rather than performance-based goals. It seems bizarre to me that competitors spend so much time building their bodies in order to show off how they look rather than what they can do. Why flex instead or lift, or pose instead of press?

Why would a strong woman work so hard for so long only to show up on the day of the competition, slip into a rhinestone bikini and hope the judges decide she's the best-looking gal on stage?

ZOOM

Hey kids, dying for your country is fun!

ALL PHOTOS JOHANNES SIMON/GETTY IMAGES

German army piques interest with youth 'adventure camps'

Youths prepare for hiking in the Bavarian Alps with members of the alpine combat units of the German armed forces, or Bundeswehr, during the Bundeswehr's Adventure Camp Monday.

GETTY IMAGES

Budding Bundeswehr recruits?

Approximately 30 youths took part in the annual, four-day event that gave them an opportunity to get a glimpse into Bundeswehr life and to encourage them to pursue a professional career in the Bundeswehr.

The program has attracted flak from critics who say the army should keep its recruitment tactics targeted only towards adults.

Clickbait

IRENE KUAN
Metro Online

Higher education can be time-consuming and expensive, but imagine being able to study a Harvard University-offered course online for free. This is where Massive Online Open Courses (MOOCs) come in handy, without the commute, or hefty tuition. Here are three MOOC sites that offer free online learning.

Coursera: Coursera is a social entrepreneurship company operated in partnership with Stanford University. It works with other schools to make their courses free online. Students can choose to study a variety of subjects, from humanities to physics. Certificate programs are also available but this is where it will cost you. In Dec. 2013, Coursera introduced an iPhone app for their educational tool.

EdX: EdX offers online courses specifically for interactive study. It was founded by MIT and Harvard University in May 2012, offering university-level courses in a variety of disciplines, and currently has 1.6M users enrolled, with over 29 schools offering courses through the site. EdX also collects users' clicks and analyzes the data to learn about the demographic of each registrant.

Udacity: Udacity looks to help users advance their careers through project-based online classes. The educational organization was first branched out from the free computer science courses offered through Stanford University in 2011, but has since expanded to eight full courses and 25 free coursewares.

Comments

RE: Lululemon Bans Customers for Reselling Yoga Pants? Published online Feb. 13, 2014

Just another corporate cult getting too full of themselves because of the success they've enjoyed. I can relate to protecting ones brand, but do you see ANY other manufacturer from VW to Apple telling their purchasers that they'll be banned if they try to sell their own goods? Frankly its obnoxious. They've drank too much of their own Kool-Aid.
Stuart Rudolph, posted to metronews.ca

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metro

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SCENE 2

DVD review

On the Job

Director. Erik Matti

Stars. Piolo Pascual, Gerald Anderson, Joel Torre

Idealism dies hard in this Filipino crime thriller, which premiered at Cannes 2013 and which makes up in characters and action what it lacks in narrative innovation. Director Erik Matti and his crew put together a Hollywood-beckoning drama that favourably recalls the bone-deep corruption and generational mentoring of A Prophet or Donnie Brasco or any number of similar genre films. "No one's clean in this line of work," a character observes, and the remark could apply to toilers on both sides of the law who are busily eliminating opposition to their illicit activities. The proverbial one good cop caught in the crossfire (Piolo Pascual) has tangled family connections that are giving him grief. Where Matti excels is in action scenes, including a subway chase that recalls a similar one in The French Connection. Extras include deleted scenes and a making-of featurette. PETER HOWELL

Artistic director savours feast of the adventurous

World Stage. Tina Rasmussen hopes to stir audiences and leave them wanting more

Follow along as Andrew takes an intriguing person out for a night on the town, visiting some of Toronto's newest hot spots and offering tips on how you can create your own date night.

DOBBER DATES
Andrew John Virtue Dobson
dobbernationloves.com
@dobbernation

World Stage artistic director Tina Rasmussen compares culinary tours to curating a global theatre series. ANDREW DOBSON

Every year, Tina Rasmussen travels the globe in search of the theatrical crème de la crème.

In 2013, the artistic director of World Stage at Harbourfront Centre whisked her way through Japan, Denmark, Ireland, Scotland, Poland, South Korea, France — and right across Canada — in search for works to showcase at the theatre, dance and performance series.

Knowing Rasmussen would be full of stories and insight about world theatre made me want to take her out.

On date night, we headed to Bayview Village to enjoy a globetrotter's feast at chef Claudio Aprile's Origin North. His kitchen offers an around-the-world culinary tour with a modern molecular spin.

Highlights include an Italian mozzarella bar, spicy Spanish fries and Bangkok beef salad.

Dessert would be the northern harvest, where ice cream is made tableside using liquid nitrogen.

"Oh my God," Rasmussen exclaims as a cloud from the newly formed ice cream billows across our table. The panache of Aprile's nouveau cuisine has Rasmussen comparing her work to his.

"I imagine building a program that introduces new flavours or ideas," she says. "Staging a dinner experience is the same as curating a season. Introducing combinations of things that are not meat, potatoes and gravy. I think everyone wants to be adventurous in some small way in their lives; we provide a feast of performances that will make you think and be hungry for more."

Rasmussen's dedication to inspiring local audiences with internationally acclaimed works is clearly evident. But it's her passion for offering Canadian artists a platform to showcase their work locally — in the hope they'll go on to perform their creations abroad — that she seems to relish even more.

In the spring of 2012, World Stage presented Paris 1994/Gallery, a dance offering by The Dietrich Group in Toronto, which went on to dazzle audiences at the Da:ns Festival in Singapore that fall.

"My goal is to take a wee goldfish and watch it grow into a colourful koi. The Dietrich Group proved it is possible to create meaningful work at home while also inspiring audiences abroad."

Take in a performance

World Stage runs through May 17 at Harbourfront Centre. Tickets are available at their box office at 235 Queens Quay W. or online at harbourfrontcentre.com/worldstage.

Where to go before, after

Pre- and post-World Stage date suggestions:

- **Pre:** Explore the theatrical through famous footwear at Bata Shoe Museum at Bloor and St. George.
- **Post:** Enjoy drinks with a stunning view of Lake Ontario at Amsterdam Brewhouse, located near Harbourfront Centre.

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METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

The Word

One song wasn't enough to cover Taylor's too-Swift fall for Gyllenhaal

The lyrics to some of the songs on Taylor Swift's last album suggested that her relationship with Jake Gyllenhaal didn't end too well, but apparently we had no idea. A source tells Radar Online that the entire album was inspired by the fallout from their split, with the song The Moment I Knew chronicling Swift's disastrous 21st birthday party, at which Gyllenhaal was reportedly a no-show. "Taylor thought maybe he was planning some sort of surprise. Nope. He didn't show up and she locked herself in the bathroom and cried the entire night," the source says. "Her breakup with Jake inspired every word of (the album) Red." So why did this brief romance reportedly hurt more than the others that Swift used as fodder for hit songs?

According to the source, Swift had been "saving herself for marriage" but decided to scuttle that plan after three months of dating Gyllenhaal.

"She thought she was going to marry Jake, that's how in love she was with him."

J.K. Rowling

New bone-chiller to be released by Potter penwoman's alter-author

J.K. Rowling is back with a novel involving a writer whose acid-tipped pen may have led to murder.

Publisher Little, Brown said Monday that it is publishing a second book by Robert Galbraith, the Harry Potter author's thriller-writing pseudonym. The Silkworm sees the return of detective Cormoran Strike, the ex-soldier hero introduced in The Cuckoo's Calling. In the new book, Strike investigates the disappearance of a novelist who has written a book that features scathing descriptions of real people.

The Cuckoo's Calling initially attracted little notice when it was published last year, but rocketed up the charts once Rowling was exposed as its author. A lawyer has been fined for letting slip the writer's identity.

The Silkworm will be published June 19 in Britain and June 24 in the U.S.

THE ASSOCIATED PRESS

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LIFE 3

Want to be happier? Invert, breathe, repeat

Mood changers. Here are three simple ways to turn that frown upside down and take control of how you feel

GABBY BERNSTEIN
Metro World News in New York City

Paying attention to how you breathe will help to shift your mood. ISTOCK

In the midst of busy schedules and managing to-do lists, happiness can become an afterthought and a bad mood can come on quickly. Maybe you didn't get enough sleep, or maybe your boss is driving you nuts. Whatever the case, it's important to know that there is a way out. You have the power to shift your focus and reorganize your energy to change your mood in any given moment. Follow these three steps and empower yourself with tools to get happier quickly.

Don't try to change the world around you, just change the way you see it.
All of the experiences that you have are a direct reflection of your internal beliefs. By cleaning up those beliefs you can clean up your life.

Take an inventory of the ways that you project negativity into your life. Whatever you focus on grows. Therefore, it's time to shift your focus.

Choose one area of your life where you're the unhappiest. Then for the next 40 days, commit to focusing on the good stuff. Change your thoughts, words and actions. Be diligent about this practice and you'll quickly begin to experience miraculous shifts in this area.

Turn your mood upside down.
One of the best ways to get your happy on is with a simple inversion. Turn your negativity upside down with an inversion for one minute (or more) a day.

Move into a shoulder stand: Lie on your back, and press your legs straight up overhead. Exhale and bend from the hip joints to slowly lower your toes to the floor behind your head. Keep your torso perpendicular to the floor and your legs fully extended. Lightly drop your toes to the floor and lift your thighs and tailbone toward the ceiling. Draw your chin away from the breastbone and soften your throat.

To enhance the posture, you can press your hands against the back torso and press your back up toward the ceiling. You can use your hands for support or you can release them away from your back and stretch the arms out behind you on the floor.

To exit the pose, drop your hands onto your back again and raise your legs into a shoulder stand and exhale your way down to the ground.

This simple practice can turn your bad mood, stress or foggy mind upside down and recharge your energy.

Most importantly, inversions will lift your spirit and relieve depression. When you increase your circulation and send oxygen to the brain, you release neurotransmitters and endorphins while balancing your hormones. This will make you happier!

Change your breath pattern.
The moment we change our breath pattern we change our energy, thereby changing our experience. Whenever you notice yourself about to relapse into negative behaviour, take a long, deep breath. Your calm and centered energy will support you in positive behaviour.

Whenever you notice your mood's gotten the best of you, practice one of these tools and find your way out. You have far more power than you think. Take your happiness into your own hands and start consciously changing your mood today.

For your phone

Jabra Sport Wireless+ (iPhone/Android) 4 Stars/ $99.95

MIND THE APP
Kris Abel
@RealKrisAbel
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They include an FM radio, can answer phone calls, and although not fitness trackers themselves, can connect to apps that are.

Half-Off

Elisha's plan to lose 10 pounds in six weeks hit some snags, and she actually ended up gaining weight ... but is the setback going to keep her from reaching her goal? Visit metronews.ca/voices/half-off to find out.

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How do you spell tea? S-e-r-e-n-i-t-y

BEST HEALTH MINUTE
Bonnie Munday
Editor-in-chief
Best Health Magazine

In the latest issue of Best Health, Canada's healthy lifestyle magazine for women, we put together a list of some teas that can help soothe what ails you.

Here are a few:

Camomile tea
Camomile isn't just for helping you relax. Several of its chemical compounds, especially bisabolol, act as antispasmodics. They relax the smooth muscles that line the digestive tract and uterus, easing after-meal stomach discomfort and soothe menstrual cramps.

Chaga tea
The chaga mushroom, a fungus that grows on birch trees, is believed to be an anti-inflammatory, antibacterial and high in antioxidants. It may even protect against cancer. A 2004 study published in the journal BioFactors found that chaga mushroom extract offers cellular protection against DNA damage.

Dandelion root
As a bitter herb, dandelion root stimulates gastrointestinal function, and is traditionally used for indigestion and mild constipation. It is also a popular caffeine-free alternative to coffee, and a pleasant way to stimulate digestion before or after a heavy meal.

Tea can calm your mood, and help many common ailments, too. ISTOCK

Lemon balm tea
Lemon balm's mild mood-enhancing, sedative effects are commonly used to treat issues such as sleep disorders, restlessness, anxiety and depression. It may dull alertness, however, so avoid it when you're doing activities for which you need to be sharp, such as driving.

Raspberry leaf tea
Raspberry leaves contain fragrine, a substance that helps ease menstrual cramping. It can also lighten excessive bleeding. But if you have a hormone-sensitive health issue, or are pregnant or breastfeeding, talk to your health-care practitioner about whether it's safe for you. **BEST HEALTH IS ON NEWSSTANDS, OR YOU CAN SUBSCRIBE AT BESTHEALTHMAG.CA. WE ALSO HAVE AN AWARD-WINNING IPAD EDITION.**

Study

Don't skip breakfast

According to a study of adolescents conducted by Umeå University and published in Public Health Nutrition, students who skipped breakfast or ate a poor breakfast had a 68 per cent higher incidence of metabolic syndrome 27 years later, compared with those who had eaten more substantial breakfasts. **METRO**

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A field with a focus

Study up on the specific. Check out Aboriginal-focused post-secondary programs in Canada

ROSIE HALES
TalentEgg.ca

Picking the right post-secondary program can be a difficult task: you need to choose something you enjoy that will also complement the career path you want to take.

Exploring the different options can be really exciting, especially when Canada has so many fantastic options for post-secondary education.

Here are a few programs at different institutions throughout Canada that offer programs with an Aboriginal focus for you to check out.

Alberta

Place: Keyano College
Program: Aboriginal Entrepreneurship

This program was designed to allow individuals working in the Aboriginal business industry to acquire business skills and knowledge without having to relocate to study.

Not only does the program foster success, but it promotes business in both the Aboriginal sector and non-Aboriginal sector. If you've got an Alberta high school diploma or the equivalent or you're a mature student of 21 years or older, then you should definitely take the time to apply. Being an entrepreneur is a great way to be self-employed and exercise your own creativity by creating the job you want.

What can I do with this degree?

Become an entrepreneur. You'll be able to create the job you want in the industry you want — sounds perfect, right? Becoming an entrepreneur will give you all the freedom you want and the chance to take responsibility for something of your own creation — a totally rewarding and exciting endeavour.

Nova Scotia

Place: Cape Breton University, cbu.ca
Program: Bachelor of Science Community Studies, Integrative Science

Not to be confused with integrated science, integrative science is the bringing together of scientific knowledges from the indigenous and Western worlds. This is known as Toqwa'tu'kl Kjijitaqnn in the Mi'kmaq language and as "Two-Eyed Seeing" in the words of Mi'kmaw Elder Albert Marshall.

This program allows students to learn to see from the strengths of both indigenous and mainstream scientific knowledge and to use this knowledge to benefit others. Opportunities to learn don't just come from the classroom in this program; soon you'll be learning in labs, outdoors, community workshops and work placements.

What can I do with this degree?

- A career in health care (for example, medical careers such as a doctor, naturopath, dietitian)
- Scientific research
- A career in the Canadian government

Ontario

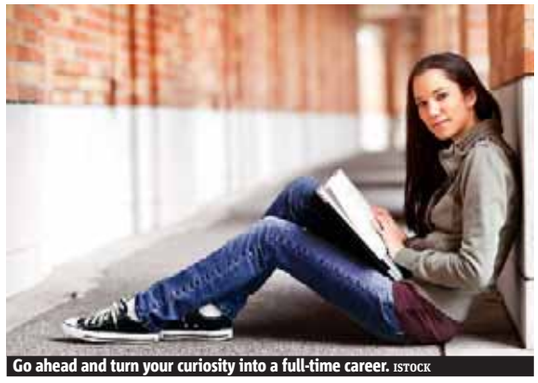
Place: Wilfrid Laurier University
Program: Master of Social Work in Aboriginal Field of Study

This is the first Master of Social Work program in Canada that is rooted in indigenous world views and combines this with current social work practice. Upon graduating from this program, you'll have a greater understanding and respect for the traditions and histories of indigenous Canadians.

You'll gain firsthand knowledge and experience through teachings from indigenous elders, being involved in a traditional circle process, as well as attending indigenous ceremonies.

What can I do with this degree?

* Social worker
* Journalism
* Outreach program developer


Go ahead and turn your curiosity into a full-time career. ISTOCK

Yukon

Place: Yukon College
Program: Native Language Instructor Certificate or Diploma

- If you have command of a native language, then why not consider teaching it? You'll get to work with children and young adults. This program involves practice sessions, group discussions and other activities to develop your teaching skills. Language is a key foundation of a culture, so teaching one is important for transmitting cultural knowledge to future generations.

- **What can I do with this degree?**
- Teacher
- Translator or communicator
- Linguist

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Trade the cooing for conversation

Talk time. Research shows that speaking to children early on makes a big scholastic difference — and long sentences are A-OK

To understand why language processing is so important, consider this sentence: "The kitty's on the bench." If the youngster knows the word "kitty," and his brain recognizes it quickly enough, then he can figure out what "bench" means by the context. But if he's slow to recognize "kitty," then "bench" flies by before he has a chance to learn it. ISTOCK

The sooner you start explaining the world to your baby, the better.

That doesn't mean flash cards for tots, or merely pointing out objects: "Here's an orange. That's a bowl."

New research shows that both how much and how well parents talk with babies and toddlers help to tune the youngsters' brains in ways that build crucial language and vocabulary skills — a key to fighting the infamous "word gap" that puts poor children at a disadvantage at an even younger age than once thought.

The idea is to connect words and meaning, so the brain becomes primed to learn through context: "Let's put the orange in this bowl with the banana and the apple and the grapes."

"You're building intelligence through language," is how Stanford University psychology professor Anne Fernald explains it. "It's making nets of meaning that then will help the child learn new words."

And forget dumbed-down baby talk: Longer, more complex sentences are better.

"The advice I give mothers is to have conversations with your babies," said Erika Hoff, a psychology professor at Florida Atlantic University. "Children can hear lots of talk that goes over their head in terms of the meaning, and they still benefit from it."

The research, presented at a meeting of the American Association for the Advancement of Science, comes amid a growing push for universal preschool, to help disadvantaged youngsters catch up.

But it also begs the question of whether children from low-income, less educated families need earlier intervention, such as preschool that starts at age three instead of four, or higher quality day care or even some sort of "Let's Talk" campaign aimed at new parents to stress talking, singing and reading with tots even before they can respond. That can be difficult for parents working multiple jobs, or who may not read well or who simply don't know why it's important.

THE ASSOCIATED PRESS

Not so useless chatter

"Children can hear lots of talk that goes over their head in terms of the meaning, and they still benefit from it."

Erika Hoff
Psychology professor at Florida Atlantic University

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RRSP GUIDE
Tuesday, February 18, 2014

If you follow a game plan each year, it may make it easier to save money for the future. The first step is to get your finances organized by creating and following a budget. ANDREY_POPOV/SHUTTERSTOCK

A savings game plan you can bank on

YLVA VAN BUUREN
For Metro

Not completely satisfied with your RRSP contribution this year?

Here is an annual game plan for saving for retirement that can help you do a little better next year.

There are many things you can do at different points throughout the year.

1 First things first — you have to get your finances organized, says financial adviser Aaron Keogh, president of the Windsor chapter of Advocis, The Financial Advisors Association of Canada. Early in the year, create and start following a budget. "A budget is designed to help you decide where you wish to allocate your money. How much do you need to spend on fixed living expenses? How much do you want to spend on discretionary expenses? Is this really a proper usage of your resources." Keogh suggests using a budget tracker — there are numerous options available on the market.

2 Once your taxes for 2013 are done, review registered investments. What is your RRSP contribution room limit, and should you utilize RRSPs and the tax-free savings account (TFSA) in 2014 to put yourself into a better position going forward? Keogh suggests setting up automatic contributions (on a weekly or monthly basis) into TFSAs, RRSPs, or both.

3 Review non-registered investments. You may be able to improve your tax situation by shifting non-registered savings accounts, stocks or mutual funds into TFSAs, Keogh said. For example, if you have a savings account with three months of funds for a rainy day, it might make sense to move some of that money into a TFSA where it can grow tax-free if you have available room. "When January rolls around, you can shift funds from non-registered investments or TFSAs into RRSPs in order to save on taxes for 2014."

4 Stay on budget during the summer. Schedule time once a week to review your budget and what you have spent.

5 Head into the winter holidays with a budget in mind, too.

6 As December comes to a close, "keep top of mind your goal, which is maximizing your tax savings and retirement savings," Keogh said. In the new year, you will still have 60 days to make an RRSP contribution that can go towards the previous tax year.

Tips. Women need to be proactive

Women today have come a long way compared to their mothers and even grandmothers.

They are asserting their independence in the business world, living healthy lifestyles and taking care of their families. And, statistically, women are living longer than men. But many still find themselves in vulnerable financial positions, especially in terms of retirement planning.

We asked the experts from Desjardins Insurance for their advice on how women can turn things around.

What should women do to get started?

The key to securing your future is preparing ahead, by having a plan and starting to save as early as possible.

Women need to be proactive and think about what they would need financially in retirement.

This is particularly important since they will tend to be retired longer than men, simply because of their longer life expectancy. Statistics Canada calculates the health-adjusted life expectancy at birth to provide an indicator of the number of years people may expect to live in good health. On average, women reach 82 years with close to 71 years spent in good health. Future retirees will therefore need their retirement income to last.

Specific considerations

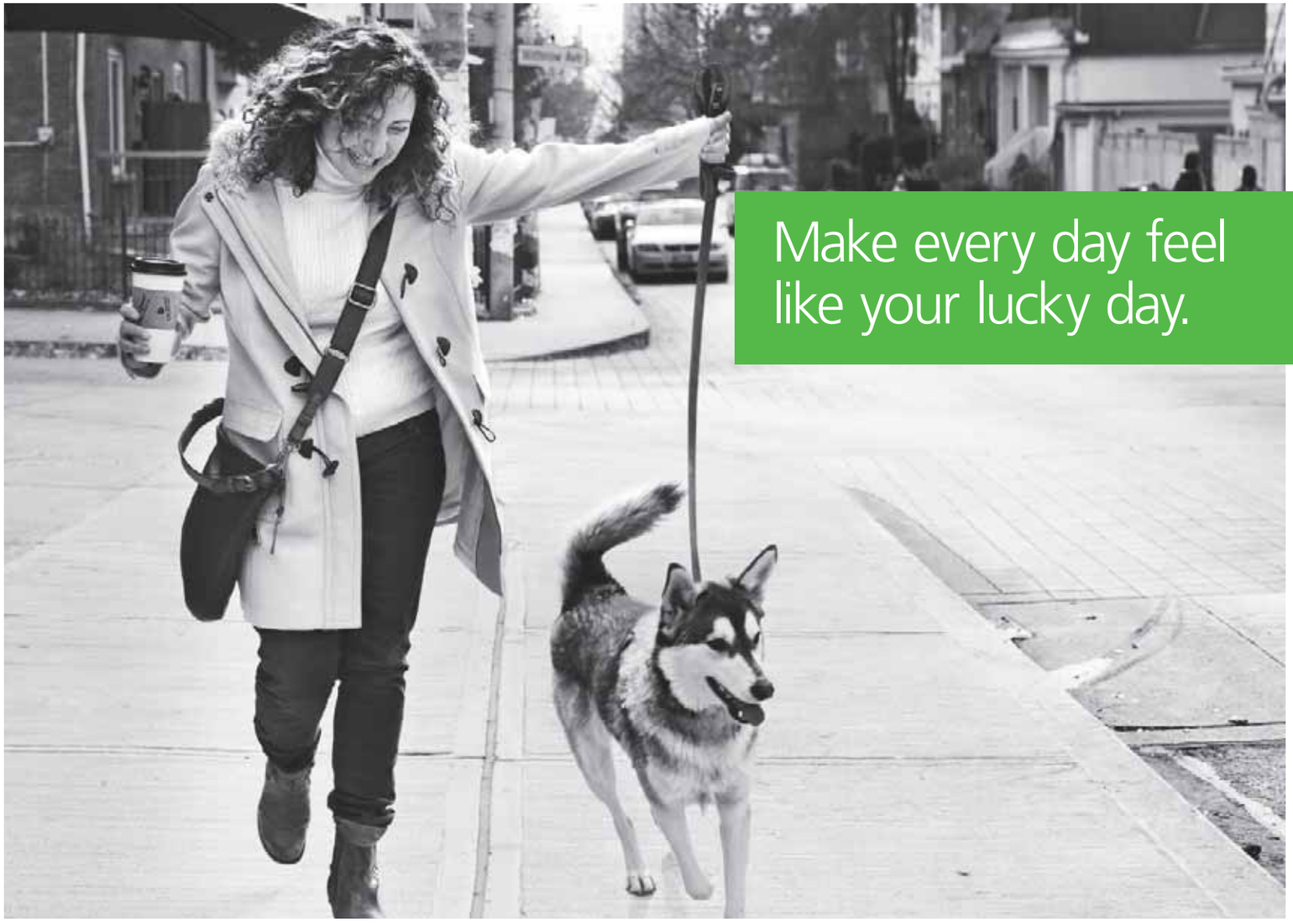
Women may need to consider certain specific issues in their retirement planning:

- Lower income.
- Self-employment.
- Part-time work or withdrawal from work force to raise children.
- Another factor that may impede retirement savings for women is the fact that they are more likely than men to stop working to look after a loved one who is ill. This may be an unexpected expense that appears just as retirement is around the corner.

What's really important is that women don't compromise their financial security in retirement; start saving regularly as soon as possible. It can be as easy as setting up payroll deductions or pre-authorized transfers from your chequing account to your RRSP.

NEWS CANADA

Women should be proactive and think about what they will need financially in retirement. ALEKSANDR MARKIN/SHUTTERSTOCK



Don’t forget, the RSP contribution deadline is March 3.

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Singled out

One income. Singles face unique challenges when preparing financially for retirement

TALBOT BOGGS
Smart Investing

It seems Canadians are having financial troubles in retirement.

Numerous studies show many Canadians are not financially prepared for retirement, and a recent ING Direct poll found that 30 per cent of retirees are being forced back into the workforce, nearly half of them for financial reasons.

This disturbing news becomes more problematic when you consider Canadians are not contributing fully to their RRSPs. In fact, they have $600 billion in under-contributions to a plan that was put in place in 1957 to help them save for retirement.

One segment of the population that faces unique challenges in preparing financially for retirement is singles.

"If you're single for whatever reason, whether it's through a divorce, the death of a spouse or partner, or just not marrying, the buck stops with you when it comes to saving or planning for your retirement," said Chris Buttigieg, senior manager, wealth planning strategy with BMO Financial Group.

"With couples, there is usually one person who takes the lead in financial matters and the other person is in the background, but when you're single it's usually only you, so it becomes extremely important to understand your financial situation — what are your assets and liabilities, your income and expenses — and to create a budget to manage your inflows and outflows. When you're single there's often no one to tell you you're not saving enough or to pull in the reins on your spending so it's even more important to work with a financial planner and be willing to take constructive criticism and advice."

Singles usually will have only one income and have to shoulder the burden of expenses themselves while couples often will have two incomes in the household and share expenses, allowing them to build a bigger nest egg for retirement.

Couples, unlike singles, also have the advantage of using spousal a RSP, which allows them to create a retirement fund for each partner/taxpayer.

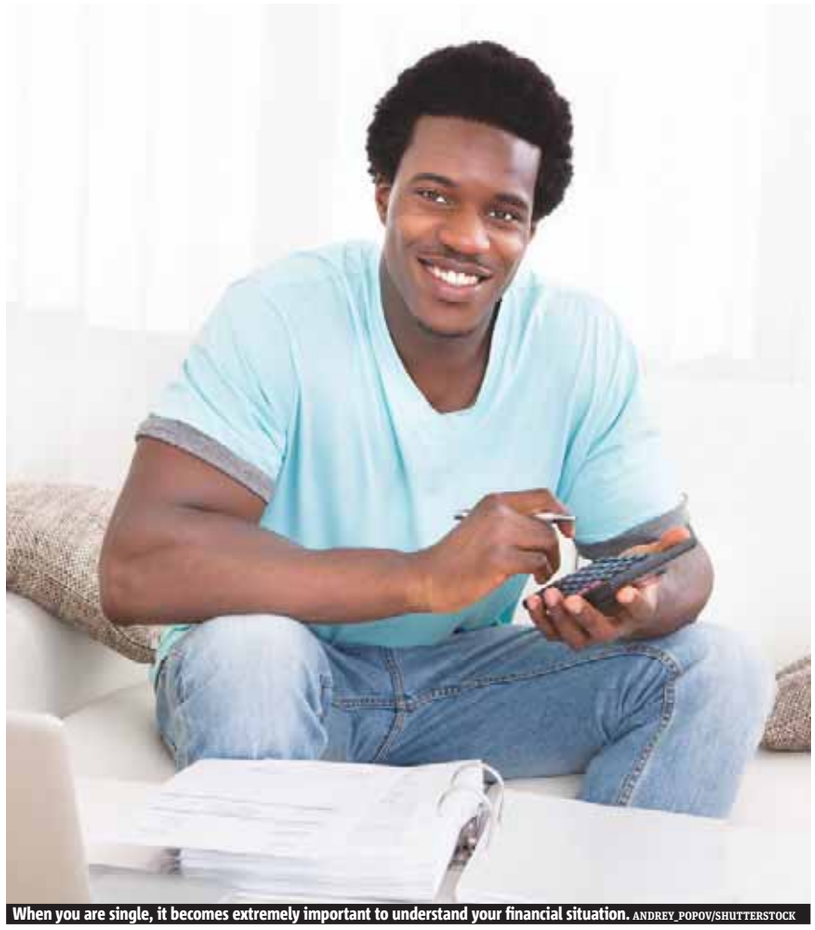
One spouse can choose to contribute to their own personal RSP or to an RSP in their spouse's name while claiming the contribution as a deduction on their own tax return. The immediate benefit to the contributor is the tax deduction. However, in the long term, the overall family tax bill will be reduced as income will be available for withdrawal by each spouse during retirement.

In 1993, the Canada Revenue Agency revised the definition of spouse to include common-law spouses. If you have lived in a conjugal relationship for one year or more, or live together and have a child you can make a spousal RSP contribution.

"Saving early while working and putting as much away as you can is really important for singles, particularly now that expenses keep going up and people are living longer," Buttigieg said.

THE CANADIAN PRESS

TALBOT BOGGS IS A TORONTO-BASED BUSINESS COMMUNICATIONS PROFESSIONAL WHO HAS WORKED WITH NATIONAL NEWS ORGANIZATIONS, MAGAZINES AND CORPORATIONS IN THE FINANCE, RETAIL, MANUFACTURING AND OTHER INDUSTRIAL SECTORS.



When you are single, it becomes extremely important to understand your financial situation. ANDREY_POPOV/SHUTTERSTOCK

Challenges for widows

People who are widowed often get a "double shock" when their partner dies. "The expenses continue but there's one less income, which can lead to a deficiency," said Chris Buttigieg, senior manager, wealth planning strategy with BMO Financial Group.

"Some of the first resources people draw on to fill that gap are insurance and personal and retirement savings like an RRSP."

One strategy some couples forget is to designate their RRSP to their spouse, which allows the funds to be transferred from the deceased spouse to the surviving spouse's RRSP tax free.

Proactive financial planning can soften the shock of widowhood by ensuring there is appropriate insurance so the surviving spouse is looked after financially and the deceased spouse's pension plan includes a last survivor's benefit.

"The last survivor's benefit is often about 60 per cent, so there is a reduction in income, which is why financial planning is so important," Buttigieg said. "It's a really good idea to stress test your financial plan for the three D's — death, divorce and disability."

TALBOT BOGGS

A cash flow analysis will help determine where you spend your money and how you can reduce expenses. GPOINTSTUDIO/SHUTTERSTOCK

Make it a priority to pay yourself first

YLVA VAN BUUREN
For Metro

Every little bit counts

- Even just $50 per month in retirement savings is great, said Anthony Williams, vice-president of Academic Affairs, The Canadian Institute of Financial Planning. "Don't be discouraged if you can't contribute much. The important thing is to get started. Then next year review it again and build on that."

Whose cash flow isn't tight these days, which is all the more reason to pay yourself first when it comes to savings, says Christopher Dewdney, a Toronto financial adviser and member of Advocis, The Financial Advisors Association of Canada.

"The whole purpose of the RRSP is not only the tax savings but, eventually, it's going to be income during retirement."

Here are some savings strategies.

• Change spending habits. Do a cash flow analysis so you know exactly what you are spending your money on and look for opportunities where you can reduce expenses. Start small, Dewdney said, be reasonable, and remember that every dollar counts.

• Stop the needless charges. If you use ATM machines from other banks, for example, charges are often doubled.

• Consolidate debt. If you have multiple payments (credit cards, loans, car loan, etc.), get a debt consolidation loan to reduce interest expense and free up cash.

• Save automatically. Set up automatic — weekly or monthly — deposits into your RRSP. You will get used to it quickly and once you see savings accumulate, it will be motivating, Dewdney said. "Also, you benefit because you're not trying to time the market. Historically, your average costs are better."

• Say yes to a group RRSP or pension plan. If your employer offers a company plan, take full advantage of it, especially if a percentage or amount will be matched. "If the employer is matching, say four per cent, you make a 100 per cent return of four per cent," Dewdney said.

• Catch-up loan. An RRSP loan is ideal for people with a good cash flow but not enough savings to make a lump-sum contribution, said Anthony Williams, vice-president of Academic Affairs, The Canadian Institute of Financial Planning. Many financial institutions can structure an RRSP loan so the first payment is deferred to May or June when you receive your refund.

• Tax refund. Contribute any tax refund immediately into your RRSP and you will have a head start for next year.

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There is no way I would disgrace the ancient art of Indian cooking and call this a true chana masala. The exquisite mixture of spices and slow simmering of chickpeas can't be beat, but this recipe takes 20 minutes, is low in fat, tasty as heck and a crowd-pleaser. A simple side of sautéed spinach and an extra bottle of beer is all you need to make this weeknight meal a true treat.

This recipe serves six. COURTESY THERESA ALBERT

Ingredients

- 1 tbsp butter
- 1 onion
- 1 medium sweet potato
- 1 tbsp curry powder
- 1 tsp cardamom pod
- 1 can chickpeas
- 1 bottle beer
- 1/2 cup tomato sauce
- Pinch hot pepper flakes

1. Warm a large skillet or wok over medium high heat and add butter.

2. Slice onion and add, allow to brown.

3. Peel and chop sweet potatoes and add to onion.

4. Stir in curry powder and smash cardamom pods with the back of knife and add, stirring to coat. Add chickpeas and stir. Pour beer into skillet and stir in tomato sauce as well as hot pepper flakes.

5. Simmer, uncovered, to thicken and soften potatoes, 10 minutes. THERESA ALBERT IS A FOOD COMMUNICATIONS SPECIALIST AND TORONTO PERSONAL NUTRITIONIST. SHE IS FOUND DAILY AT MYFRIENDINFOOD.COM

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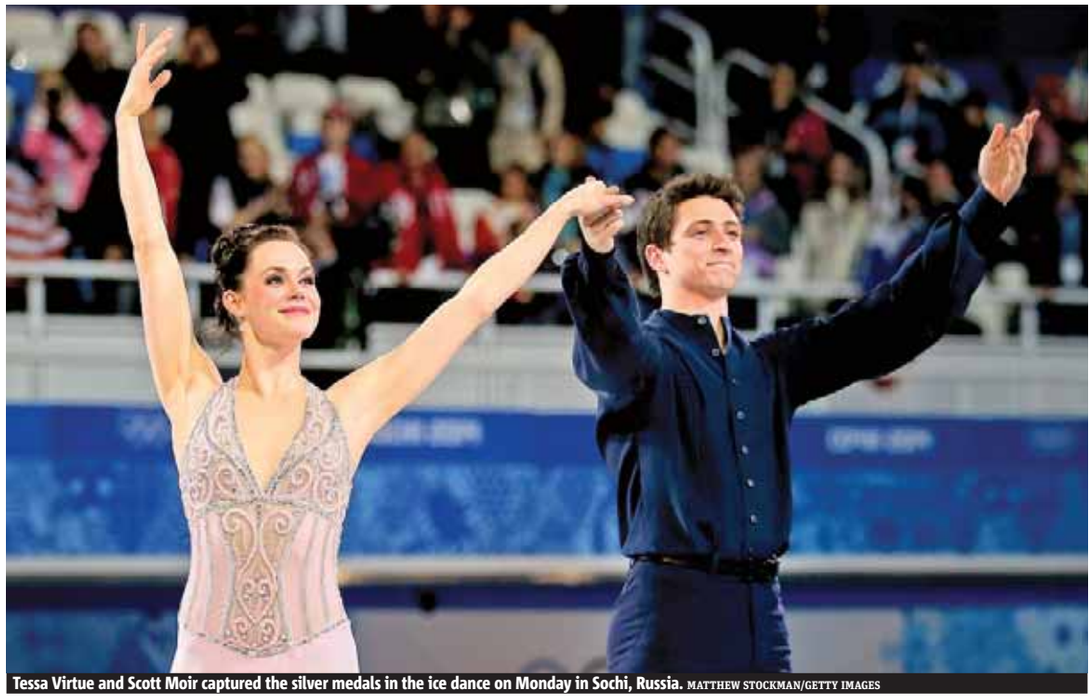
Virtue, Moir take silver in curtain call

Ice dance. Celebrated Canadian skaters close out Olympic careers by finishing second to American archrivals



Tessa Virtue and Scott Moir captured the silver medals in the ice dance on Monday in Sochi, Russia. MATTHEW STOCKMAN/GETTY IMAGES

Canadian ice dancers Tessa Virtue and Scott Moir skated their "best performance of the year" in Monday's Olympic free dance, but it wasn't quite enough to beat their archrivals from the United States.

The defending champions skated a flawless free dance but had to settle for the silver medal after being edged by Charlie White and Meryl Davis.

The Canadians finished with 190.99 points after collecting 114.66 in the free dance.

"This is the biggest stage in the world so, of course, it's stressful," said Virtue. "It's a pretty ambitious program, and it's a loaded program, and I think we did it pretty well.

"We felt immense pressure. We trained 17 years for this moment."

The pair has said Sochi is their final Olympics.

White and Davis finished first with 195.52 points, including 116.63 in the free dance, to become the first American champions ever in the event.

"It kind of all came together for us and we're so pleased to be here," said White. "We're kind of in disbelief."

Virtue, from London, Ont., and Moir, from Ilderton, Ont., trailed the Americans by 2.56 points after Sunday's short dance.

Moir said they were happy with their skate Monday.

"That was our best performance of the year for that program," he said. "That program was our baby and it's special for us to perform it for the last time."

"We handled ourselves in the best way possible."

Elena Ilinykh and Nikita Katsalapov of Russia took bronze with 183.48.

Kaitlyn Weaver and Andrew Poje of Waterloo, Ont., finished seventh with 169.11 while Alexandra Paul of Midhurst, Ont., and Mitchell Islam of Barrie, Ont., were 18th with 138.70. THE CANADIAN PRESS

Quoted

"That program was our baby and it's special for us to perform it for the last time." Scott Moir

Dominating the field

Two-pair competition

Virtue and Moir — two-time world champions — train with Davis and White in Canton, Mich., and share a coach in Russian Marina Zoueva.

Between them, the two North American teams have captured every international ice dance title since Virtue and Moir won Olympic gold four years ago in Vancouver.

The results have swung in the Americans' favour over the last year, however, with Davis and White winning the 2013 world title and the Grand Prix Final in December.

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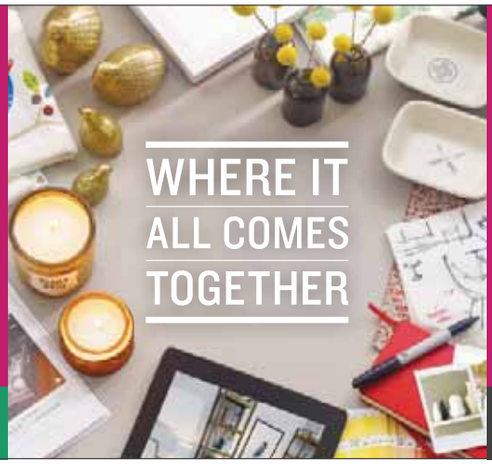

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Canada to battle U.S. for the gold

Hockey. Women's super powers set to collide in Sochi final

Canada will play for Olympic women's hockey gold again although their road through the tournament was less dominant than at previous Winter Games.

A 3-1 win over a tenacious Switzerland and their indefatigable goaltender Florence Schelling in Monday's semifinal propelled the Canadians to their fifth Olympic final.

The Canadian women have won the last three gold medals after falling to the United States in the first Olympic women's hockey final in 1998.

The Canadians and the Americans meet for the title again Thursday and will play for the first time in the Bolshoy Ice Dome, where the men's games are.

"We're ready for this," six-time Olympian Hayley Wickenheiser said. "We have a lot of players who have been through this before and know exactly what has to be done.

"What do they say? Courage is just one step ahead of fear. You've got to play with courage and that's what it comes down to."

Reigning world champion U.S. downed Sweden 6-1 in the other semifinal.

THE CANADIAN PRESS

Canada's Natalie Spooner celebrates a goal against Switzerland during Monday's 3-1 victory. PETR DAVID JOSEK/THE ASSOCIATED PRESS

Hockey

USA Hockey tweets early bird anthem

The U.S. women's hockey team has come up with a clever way to attract fans back home to watch its games live — hashtagging the second line of the American national anthem.

The #DawnsEarlyLight hashtag is reminding fans in the United States to wake up early to watch their team. A USA Hockey staffer came up with the idea, playing off the lyrics: "By the dawn's early light."

THE ASSOCIATED PRESS

MEDALS

Through Monday's Events (60 of 98 medals)

Nation	G	S	B	Total
Russia	5	7	6	18
United States	5	4	9	18
Netherlands	5	5	7	17
Norway	5	3	7	15
Canada	**4**	**7**	**4**	**15**
Germany	8	3	2	13
Sweden	2	5	2	9
Switzerland	5	2	1	8
Austria	2	5	1	8
Belarus	5	0	1	6
China	3	2	1	6
France	2	0	4	6
Japan	1	3	2	6
Czech Republic	1	3	1	5
Slovenia	1	1	3	5
Italy	0	2	3	5
Poland	4	0	0	4
South Korea	1	1	1	3
Australia	0	2	1	3
Latvia	0	1	2	3
Britain	1	0	1	2
Finland	0	2	0	2

WHAT CANADA DID

MONDAY

BIATHLON

Women's 12.5-kilometre mass start — Megan Imrie, Falcon Lake, Man., 28th overall (38 minutes 59.0 seconds, with five missed targets — 3:33.4 behind winner).

BOBSLEIGH

Men's doubles — Justin Kripps (pilot), Summerland, B.C., and Bryan Barnett, Edmonton), sixth overall (three minutes 46.62 seconds after four runs - 1.23 seconds behind winner and 0.35 out of a bronze); Chris Spring, Calgary; Jesse Lumsden, Burlington, Ont.), seventh (3:46.79); Lyndon Rush, Humboldt, Sask.; Lascelles Brown, Calgary), ninth (3:46.88).

CURLING

Women — Canada (9-0) finished the round-robin with a 9-4 victory over South Korea and will meet Britain in Wednesday's semifinal.

FIGURE SKATING

Ice dance — Tessa Virtue, London, Ont., and Scott Moir, Ilderton, Ont., second in the free dance (114.66 points) and won the **silver medal** with 190.99 (4.53 points out of gold); Kaitlyn Weaver and Andrew Poje, both Waterloo, Ont., fifth in free (103.18) and seventh overall (169.11); Alexandra Paul and Mitchell Islam, both Barrie, Ont., 16 (82.79), 18th overall (138.70).

FREESTYLE SKIING

Men's aerials — Travis Gerrits, Milton, Ont., advanced to the second semifinal jump where he scored 111.95 points and failed to qualify for the final.

HOCKEY

Women — Canada won their semifinal 3-1 over Switzerland and will play the U.S. for the gold medal on Thursday.

SKI JUMPING

Men's Team (large hill) — Canada placed 12th overall in qualifying with 399.2 points (Trevor Morrice, Calgary, 94.3; Dusty Korek, Calgary, 102.6; Matthew Rowley, Red Deer, Alta., 94.7; Mackenzie Boyd-Clowes, Calgary, 107.6) — did not advance to the finals.

CURLING

All Times Eastern

MEN

Country	W	L
x-Sweden (Edin)	8	1
x-Canada (Jacobs)	**7**	**2**
x-China(Liu)	7	2
t-Norway (Ulsrud)	5	4
t-Britain (Murdoch)	5	4
Denmark (Stjerne)	4	5
Russia (Drozdov)	3	6
Switzerland (Michel)	3	6
United States (Shuster)	2	7
Germany (Jahr)	1	8

x — clinched semifinal berth
t — advance to tiebreaker

Monday's results
China 6 Britain 5
Denmark 5 Norway 3
Russia 8 Germany 7
Switzerland 6 United States 3
End of Round Robin
Tuesday's game — Tiebreaker
Norway vs. Britain, 12 a.m.
Wednesday's games — Semifinals
Sweden vs. Norway-Britain winner, 10 a.m.
Canada vs. China, 10 a.m.

WOMEN

Country	W	L
x-Canada (J.Jones)	**9**	**0**
x-Sweden (Sigfridsson)	7	2
x-Switzerland (Ott)	5	4
x-Britain (Muirhead)	5	4
Japan (Ogasawara)	4	5
China (Wang)	4	5
Denmark (Nielsen)	4	5
South Korea (Kim)	3	6
Russia (Sidorova)	3	6
United States (Brown)	1	8

x — clinched semifinal berth
Monday's results
Britain 9 Russia 6
Japan 8 China 5
South Korea 11 United States 2
Switzerland 10 China 6
Canada 9 South Korea 4
Denmark 8 Britain 7
Sweden 8 Japan 4
End of Round Robin
Tuesday's games — No Games Scheduled.
Wednesday's games — Semifinals
Canada vs. Britain, 5 a.m.
Sweden vs. Switzerland, 5 a.m.

HOCKEY

All Times Eastern

MEN'S PLAYOFFS
Tuesday's games
Qualification Round
Slovenia vs. Austria, 3 a.m.
Russia vs. Norway, 7:30 a.m.
Czech Republic vs. Slovakia, Noon
Switzerland vs. Latvia, Noon
Wednesday's games
Quarter-finals
Sweden vs. Slovenia-Austria winner, 3 a.m.
Finland vs. Russia-Norway winner, 7:30 a.m.
Canada vs. Switzerland-Latvia winner, 12 p.m.
U.S. vs. Czech Republic-Slovakia winner, 12 p.m

WOMEN'S PLAYOFFS
Monday's results
Semifinals
Canada 3 Switzerland 1
U.S. 6 Sweden 1
Sunday's results
Qualifications
(Fifth-Eighth places)
Finland 2 Germany 1
Russia 6 Japan 3
Tuesday's games
Seventh Place
Germany vs. Japan, 3 a.m.
Fifth Place
Finland vs. Russia, 7:30 a.m.
Thursday's games
Bronze Medal
Sweden vs. Switzerland, 7 a.m.
Gold Medal
Canada vs. U.S., 12 p.m.

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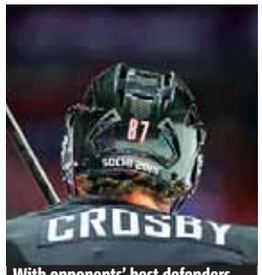
Does Crosby have to do more heavy lifting?

Nah. Captain's Sochi contribution goes beyond the scoresheet, says Toews, Babcock

Ziga Jeglic and Janis Sprukts aren't Sidney Crosby, yet they're both outscoring the Team Canada captain in the Olympic hockey tournament.

Through three games, Crosby has no goals and two assists, a level of production that could be cause for concern. But that's only the case if Crosby's other contributions on the ice are ignored.

"He's playing against the best D-pairing and they're going all out trying to check him," centre Jonathan Toews said Monday. "Whether he's scoring every game or not, he's deflecting a lot of that attention, a lot of that pressure towards himself, and it creates a lot of room and a lot of breathing room and space for other guys to go out and create offence."



With opponents' best defenders focusing in on Sidney Crosby, Team Canada's captain has two assists in three games in Sochi.
THE ASSOCIATED PRESS

In other words, Canada shouldn't panic about Crosby.

Coach Mike Babcock, who said in August it was important to get Crosby going but that "he's just part of the team, too" understands the star centre's role on this team goes beyond just filling up the score sheet.

"Everyone evaluates Sid on scoring, and I evaluate Sid on winning," Babcock said Sunday night after beating Finland 2-1 in overtime. "That's what we came here for."

Through three games his team is undefeated going into Wednesday's quarter-final against Switzerland or Latvia, and Crosby has offered a balanced assessment of his performance. He and his bevy of linemates had more chances against Norway and Austria than against the more-talented Finns, but that was expected as the talent level increased.

"I think you always want more," Crosby said. "If you asked me that question a month ago, I'd have said, 'I'd like to create more.' It's the same way now. You always want to generate offence, create chances, and obviously put the puck in the net."

The last time Crosby put the puck in the net at the Olympics, he won Canada the gold medal.

THE CANADIAN PRESS

Baring arms in Florida

Toronto Blue Jays pitchers R.A. Dickey, left, and Brandon Morrow stretch on the first official day of spring training on Monday in Dunedin, Fla. FRANK GUNN/THE CANADIAN PRESS

AHL

Marlies mess with Texas at Ricoh

Josh Leivo and Jerry D'Amigo each scored a pair of third period goals as the Toronto Marlies came from behind to defeat the Texas Stars 4-1 in American Hockey League action Monday afternoon.

With the win, Toronto (29-17-4) avoided losing three straight for the second time this season.

Texas (30-16-7) took a 1-0 lead in the second period thanks to Brett Ritchie's 12th of the season.

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Horoscopes

♈ Aries
March 21 - April 20
Don't agree to something just because you cannot be bothered to argue. If you take the easy way out now you will have major problems later on when loved ones and work colleagues hold you to your promises.

♉ Taurus
April 21 - May 21
As the Sun moves into in the area of your chart that governs your hopes and wishes, your dreams and aspirations, you cannot help but raise your sights and aim for something better in life.

♊ Gemini
May 22 - June 21
Carry a notepad with you at all times and be ready to write down any ideas that come into your mind. Your brain is always on the go but soon you will be inspired where career insights are concerned.

♋ Cancer
June 22 - July 23
Don't waste time telling the world what you are going to do — just get on and do it and show you can walk the walk as well as talk the talk.

♌ Leo
July 24 - Aug. 23
You cannot afford to back down today. The planets warn if you give ground once you will be expected to give ground again and soon you will be in full retreat. Leos are stubborn, so dig in your heels.

♍ Virgo
Aug. 24 - Sept. 23
You will feel an attraction for someone who is as different to you as chalk is to cheese and it could be the start of a beautiful friendship – or more. Opposites often match.

♎ Libra
Sept. 24 - Oct. 23
If you find that you are lacking in energy today resist the urge to push yourself even harder. Now that the Sun is moving through the wellbeing area of your chart you must pace yourself sensibly.

♏ Scorpio
Oct. 24 - Nov. 22
The Sun spends the next few weeks transiting the most dynamic and creative area of your chart, so set your sights high and don't think for a moment that you can't reach the top.

♐ Sagittarius
Nov. 23 - Dec. 21
Someone will surprise you today with what amounts to an outrageous ultimatum. Surprise them back by telling them in no uncertain language what they can do with their demands.

♑ Capricorn
Dec. 22 - Jan. 20
Visit places that excite you and visit people who inspire you. Social activities of all kinds are under excellent stars, as is travel, so hit the road and don't look back.

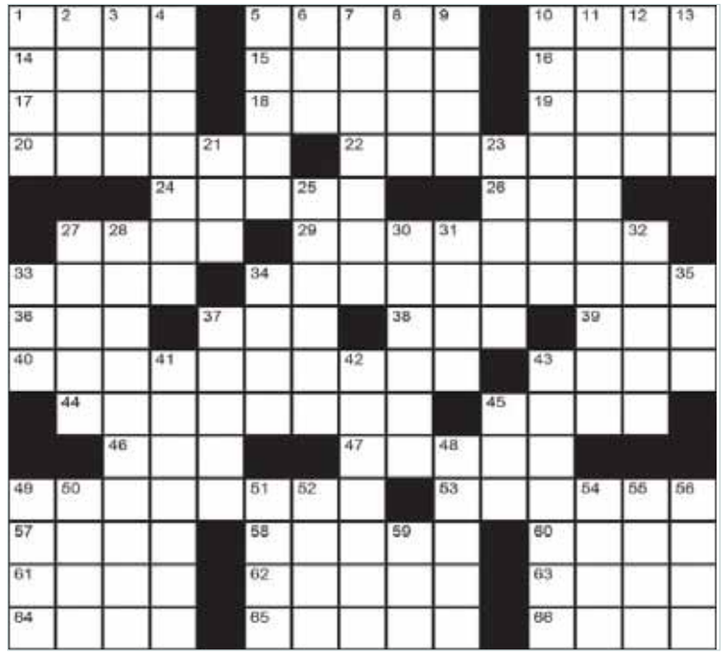
♒ Aquarius
Jan. 21 - Feb. 19
People you trust will be happy to help you out with advice today and you will probably need it where money matters are concerned.

♓ Pisces
Feb. 20 - March 20
The Sun moves into your sign today and even if your birthday you should go out and celebrate. The next few weeks will be extra special, so start making plans and believe, that your dreams will come true. SALLY BROMPTON

Crossword: Canada Across and Down

See today's answers at metronews.ca/answers.

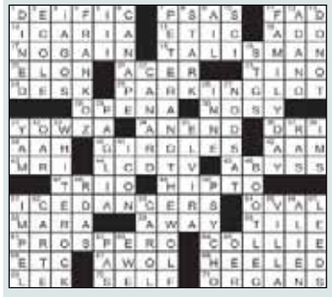
BY KELLY ANN BUCHANAN



Across
1. Half, in Hull
5. Chocolate substitute
10. Terrestrial stage newts
14. With, in Montreal
15. Plant source of tequila
16. "There ought to be _ __ against that!"
17. Give out
18. Resin in varnish
19. Chinook salmon
20. "Survivor" host Jeff
22. Can be united, as opposed to being a foe
24. Mineral water brand
26. Farm enclosure
27. Nylons shade
29. Shirtsleeve jewellery
33. Unforeseen complication
34. Matters of more importance
36. __ and yang
37. SOCHI 2014 - Abbr. for Zagreb's land
38. Sass
39. Miracle-__ (Plant food brand)
40. Russian souvenir, __ doll (Nesting doll)
43. Leg part
44. SOCHI 2014 - Western __ Mountains
45. Objections
46. Puny, puny-ly
47. Vacuum cleaners brand
49. Missed calls 'game': 2 wds.
53. __ Valley, in western Newfoundland
57. "I never promised __ _..."
58. SOCHI 2014 - 'Official Timekeeper' of the Olympics
60. Cincinnati's home
61. Bewitched
62. Ursa __ (Constellation)
63. Do some garden work
64. Moulding style
65. English class assignment
66. Space letters

Down
1. A bit wet
2. By any chance
3. "From __ __ You" by The Beatles
4. SOCHI 2014 - __ Skating Palace
5. Desert dwellers
6. In the past
7. Easter Island: 2 wds.
8. Long circle
9. Canadian telecom company
10. What to do in the kitchen's table: 3 wds.
11. 1975 Rush album: 3 wds.
12. Unit of weight in China
13. Popeye comics kid, __'Pea
21. "Law & Order: _ _ _ "
23. Long Island resort town
25. Over
27. Very early computer
28. Type of melon
30. Like Arlo Guthrie's music
31. Cold, as water in Spain
32. Ms. Russell, and namesakes
33. Type of orchestra, for short
34. Malayan sailing boat
35. Jr. family member
37. Recurring process
41. Destroy
42. Actress Vanessa
43. Gordon Lightfoot song
45. Ghost's shout!
48. Chilling
49. Prefix meaning 'Fire'
50. Author, Tami __
51. Voluminous book
52. Quebec friends
54. Canadian comedian Caroline
55. Geese: French
56. Sci-Fi character
59. Last, __ _ long way

Yesterday's Crossword



Sudoku

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

	9							6
		5	2					
1		4		8	9			7
					5		7	9
		1		3		6		
2	7		9					
3			6	1		2		5
					3	4		
4							8	

Yesterday's Sudoku

7	3	4	6	9	1	5	8	2
9	8	5	7	3	2	6	1	4
1	6	2	5	8	4	9	3	7
8	5	1	2	6	9	4	7	3
3	2	6	4	1	7	8	9	5
4	9	7	8	5	3	2	6	1
2	4	9	1	7	6	3	5	8
5	1	3	9	2	8	7	4	6
6	7	8	3	4	5	1	2	9

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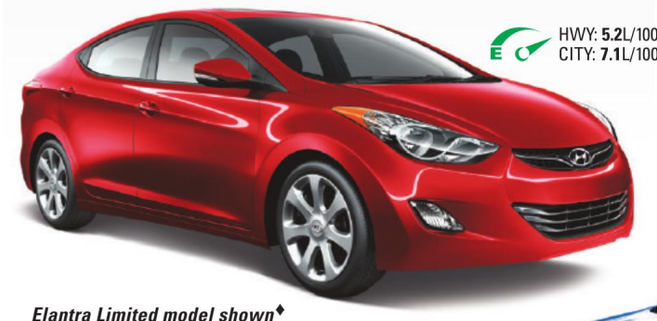

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